

PROMOTING SECURITY



Facts

ABOUT THE ROLE AND PURPOSE
of the
INTERNATIONAL WORKERS ORDER



People Want To Know -

WHEN an American fraternal society becomes the fastest growing legal reserve benefit organization of the country, people want to know the reason for this success.

When that fraternal order, true to its sacred trust, guards the social security of more than 166,000 members, people want to know how they may benefit by it.

When that fraternal order provides low-cost life insurance and weekly benefits in times of illness, people want to know how they, too, may enjoy these blessings of mutual aid.

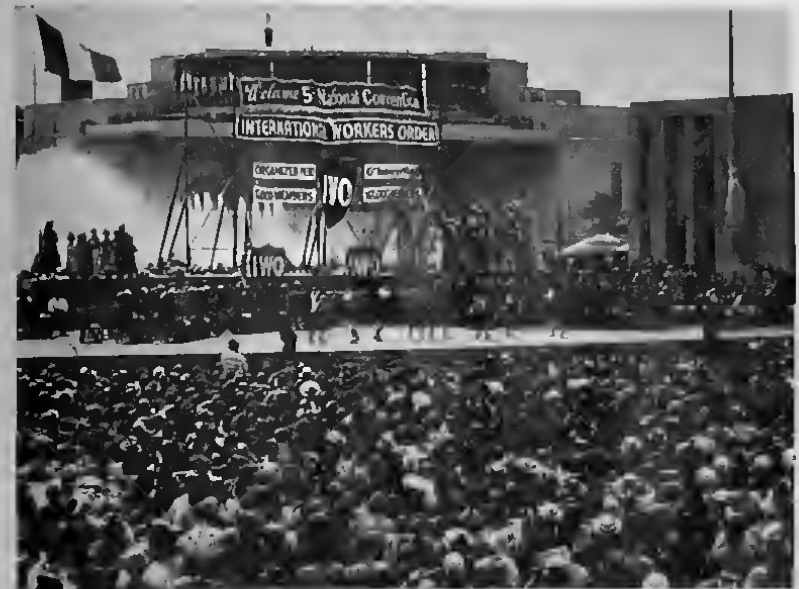
People want to know the facts about a fraternal society which stands four-square for the great American principles of peace, security and liberty.

People want to know the reason for the harmony, tolerance and brotherhood which exist in such a fraternal society amidst a world tempest of war, race hatred and nationalistic prejudices.

LET the people know how the I.W.O. has become a strong pillar of American democracy; how our great fraternal Order defends our country and its democratic institutions against all enemies of the American people, including those in high places who would undermine the welfare, freedom and security of our nation.

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WORLD'S FAIR, presented by the International Workers Order,
celebrating its 10th anniversary, June 8, 1940.

PROMOTING SECURITY



1

OUR
FRATERNITY

The International Workers Order, Incorporated, is a legal reserve fraternal benefit society. It is a cooperative non-profit making organization,

chartered by the Insurance Department of the State of New York.

When it was founded in 1930 the I.W.O. had less than 5,000 members. In July, 1940, it numbered 166,000 members with 1,850 Lodges. It is licensed to do business in 15 states.

For seven of the last ten years the I.W.O. has led all legal reserve fraternal societies in growth.

2

PROMOTING SECURITY

The aims and purposes of the I.W.O. are:

1. *To promote the social security of the American people through legislation and*

mutual aid.

2. *To provide low-cost insurance and other forms of mutual aid to American people in the small-income groups.*

3. *To promote public welfare by cooperating with organized labor and other interested community agencies.*

4. *To cultivate a social and cultural program for the appreciation and enjoyment of art and literature as well as to foster the spirit of brotherhood.*

5. *To promote a program of Americanism and good citizenship based on a firm defense of our democratic institutions and principles as set forth in the Declaration of Independence and the Constitution of the United States.*

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3

WHO MAY JOIN

"Any person in good health, mentally sound and of good moral character, between the ages of 16 and 60 years next birthday, regardless of nationality, religion, race, sex, color, or political opinion, is eligible for membership in the Order." (Section 89 of the I.W.O. Constitution.)

The Junior Section of the I.W.O. is composed of children below the age of 15 years next birthday; thus the I.W.O. provides every member of the family with insurance plus activities of special interest to each age group.

We have often been asked whether we admit only wage workers to membership in the Order. The doors of the I.W.O. are open to everyone, particularly to low-income groups which can afford only low-cost insurance (maximum \$3,000) and wish to participate in the fraternal program of the Order. Hundreds of small business men and professionals, who are interested in the social security of the people and in mutual aid, are members of the I.W.O. today.



OUTSTANDING PERSONALITIES IN NATIONAL AND CIVIC AFFAIRS are members of the Order. Left to right: Congressman Vito Marcantonio; Rockwell Kent, famous artist, explorer and vice-president of the Order; William Weiner, president of the Order.

4

SERVING THE ENTIRE FAMILY

All activities of the I.W.O. are conducted with a view toward benefiting the entire family. The wife of a member who joins the Order has equal rights and privileges in the lodge. In addition the Order promotes Women's Clubs in the lodges. This enables them to participate in activities of special interest to women.

The Junior Section provides the children with life insurance as well as healthy activities such as sports, arts and crafts, dramatics, music, etc.

The I.W.O. has an active youth organization called the Young Fraternalists. Social, sports and educational activities are popular with the Young Fraternalists, who plan their activities according to the desires of their members and in harmony with the traditions of the I.W.O. Cooperation with the American Youth Congress and the local youth clubs have made the Young Fraternalists popular in their communities.

5

YOUR MONEY'S
WORTH

The I.W.O. offers life insurance: \$100, \$150, \$250, \$500, \$1,000, \$2,000 and \$3,000 certificates. (Applicants over 45 years of age and below 50 may carry insurance up to \$1,000. Applicants over 50 and below 60 may take up to \$500.)

The I.W.O. offers benefit payments for temporary disability because of illness, or injury due to accident. The weekly sick benefit payments are \$4, \$6, \$8 and \$10. (Candidates over 45 years of age are not eligible for sick benefit option.)

All members with sick benefit options and youth with only life insurance benefits receive a special tuberculosis benefit of \$20 per week for 30 weeks.

Medical care is a benefit provided by the Order in many cities where the local lodges have organized a medical department. In those cities families of I.W.O. members receive the care of physicians for 35 cents a month.

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6

MUTUAL AID
EVER READY

immediate concern of every lodge officer and administrative office.

Visiting brothers and sisters bring cheer to the sick, consolation and dignified ceremonials to the bereaved. In its short span of ten years the I.W.O. has paid over \$1,300,000 in life insurance to 2,800 families. During the same period over \$2,000,000 sick benefits were paid to 57,000 members for 270,000 weeks of illness. In 1939 alone the Order paid out \$785,134.62 benefits to members or to their beneficiaries.

But our mutual aid goes far beyond mere promptness in paying insurance claims. Our educational and medical services help thousands of families to obtain a greater measure of security, to improve health and prolong life.

The immediate benefits of the mutual aid program of the I.W.O. are expressed in the life, health insurance and medical services of the Order.

The Order has a proud record of benevolence. Speedy and sympathetic service to fellow members and their families when misfortune strikes is the



1939-40 CHAMPIONS. The Vanguards of California, winners of the National Basketball Championship of the I.W.O. The Order conducts national tournaments in basketball and softball for its members. It is an Allied Member of the A.A.U.

7

SAFE AND
SOUND

The I.W.O. ranks second among 209 legal reserve fraternal societies because it is 140 percent solvent. This means that the I.W.O. insurance funds are 40 points above the reserves required by law. The assets of the Order reached \$1,620,160 in April, 1940, a sum which guarantees the full discharge of all benefit obligations.

The assets of the I.W.O. are safely invested. Over \$700,000 is in cash, over \$500,000 is invested in bonds, \$280,000 in mortgages and \$37,000 in real estate. The bond and stock investments of the I.W.O. are as follows:

State of Arkansas, California Golden Gate, City of Chicago, City of Detroit, Dominion of Canada, City of Miami, City of

Newark, City of New York, City of Hoboken, City of Philadelphia, City of Little Rock, City of Seattle.

These bonds earn from 3% to 5¼% interest on the investments. Only the safest type of investments are chosen as can be readily seen.

* * *

8

DEMOCRATIC GOVERNMENT

All officers of the Order, from lodges to the General Executive Board, are elected by a majority vote of the membership. For this purpose special lodge election meetings, city, state and national conventions are held. At these conventions the membership has the power to choose new officers and reject those who have failed to conform with the expressed will of the members. All changes in the constitution and by-laws, and program for public service of the Order are likewise made by the freely elected representatives of the membership.

Simple rituals, expressing the democratic program of the Order, are conducted when new members are accepted and new officers are inducted.

The democratic character of the I.W.O. is demonstrated not only in its internal democracy but in its public relations with other popular movements of the people. While maintaining its independent policy and accepting no dictates from any groups outside of the Order, it readily cooperates with any society or public agency on worthy civic enterprises.

* * *

9

FOR YOUR BENEFIT ONLY

The I.W.O. is a mutual aid society. No individuals or groups profit from the I.W.O. because it is cooperatively controlled and the entire membership reaps its benefits. Unlike stock insurance companies, where individual or group stockholders acquire huge profits from the premiums of policyholders, or "mutual" insurance companies,

where fabulous salaries are paid to executives—in our Order there is no place for such personal gains.

The I.W.O. has grown to its present enviable size through the voluntary efforts of its members. They receive no commissions or other compensation for their fraternal efforts, but pride and satisfaction in building this great fraternal society of the American people.

* * *

10

TRUE LEGAL RESERVES

Like other insurance organizations the I.W.O., too, is asked from time to time by people who are not acquainted with the Order, whether the insurance funds of the I.W.O. are being used for other purposes. The answer is "No."

All funds of the I.W.O. are periodically examined by the Insurance Department of the State of New York and similarly by the Insurance Departments of the various states where the Order is licensed to do business. Every cent of the members' dues assigned to cover the insurance risk is deposited in the proper legal reserves and not a single penny of these reserves may be used for any other purpose.

Funds for purposes other than insurance and administrative expenses of the Order are raised by that part of the members' dues which is definitely assigned for that purpose and by voluntary contributions on the part of the members interested in special fraternal activities.

* * *

11

AMERICANS ALL—IMMIGRANTS ALL

True to American traditions of democracy, the I.W.O. encourages the special cultural activities of various nationalities.

To this end, members of the Order may join lodges where their own native tongue is the official language. These lodges keep alive and cultivate the cultural heritage of their people, assist immigrants in training for and acquiring citizenship and cooperate with their respective civic and social community groups. Thus the language lodges of



ONE OF THE I.W.O. JUNIOR DRUM AND BUGLE CORPS ON PARADE at the World's Fair. The Order numbers more than 50 drum and bugle corps sponsored by its lodges.

the I.W.O. promote better understanding between native and foreign born.

12 FOR ORGANIZED LABOR

As a fraternal society devoted to the promotion of social security, the I.W.O. supports the progressive movements of workers. The Order recognizes that

the trade union movement is an outstanding factor in promoting public welfare and in bettering the economic conditions of workers. The I.W.O., therefore, supports all efforts to organize working people into trade unions.

Through its educational program, the I.W.O. encourages its members to join trade unions. Thousands of trade unionists are members of the I.W.O. for the insurance protection and for the broad welfare program offered by our lodges. The Order has performed important services for our labor unions. It helped the Fraternal Order's Committee in its efforts to organize the steel workers. It also assisted in the unionization of the building trades, the food, coal, auto industries and others. That trade union leaders appreciate the cooperation of the I.W.O. is

indicated by letters of acknowledgment sent to the I.W.O. by Mr. John L. Lewis, Philip Murray and others.

While assisting trade unions wholeheartedly in their efforts, I.W.O. lodges act only as cooperating agencies. Since the Order is a fraternal society its lodges do not concern themselves with the inner problems of unions. Under no circumstances does the I.W.O. act as a dual union and it is definitely opposed to such efforts.

13 RESPECT FOR FAITH

The I.W.O. is a non-sectarian, fraternal society. Within its ranks are members of all religious denominations: Catholic, Protestant, Jewish and others. All work together in harmony. Both in its constitution and in practice the I.W.O. maintains that the faith and devotion of a member is his own individual concern. The I.W.O. respects the religious beliefs of the individual and fosters such respect among its members. Whenever the occasion demands, meetings and affairs of lodges are adjusted so as to permit the members to continue freely their devotional exercises.

14 LEGISLATIVE EFFORTS

Membership in the I.W.O. is open to people of all political beliefs. The Order itself, however, is not a political organization. While every shade of political opinion of America is reflected in the I.W.O. it does not name candidates for political office nor does it present its own political platform.

Lodges and individual members of the I.W.O. are free to support any political candidates or platforms they see fit. Since all I.W.O. members are desirous of advancing the social security needs of the people, they are encouraged to support candidates sincerely promoting such progressive social legislation.

No political party or group dominates the I.W.O. The political beliefs of the members are their private affairs. At the same time lodges may, from time to time, use their discretion in inviting political candidates to present their views on urgent legislative problems of the people.



EARL ROBINSON, composer of the nationally known "Ballad For Americans," conducting the I.W.O. American People's Chorus at the Brooklyn Museum. The American People's Chorus was the first to perform this great work in public.

15

PROMOTE AND DEFEND AMERICAN PRINCIPLES

Order recognizes that under the smokescreen of war hysteria, enemies of the people are conducting subversive activities against the best American interests.

We hold that the true test of Americanism is a consistent struggle against these Fifth Column elements and a fearless defense of the rights of all Americans, both native and foreign born, as granted by the Bill of Rights. For this reason the I.W.O. joins with millions of other Americans to protect the people against anti-labor measures, against anti-alien legislation and supports all efforts to keep democracy secure for all.

16

IN UNITED STATES ONLY

word "International" in the name of the Order describes the fact

The I.W.O. supports and defends the Constitution of the United States and is active in the fight against all efforts to subvert its principles. The

The I.W.O. is an exclusively American fraternal society. It has no lodges in any other country nor is it affiliated with any other national body. The

17

TO FURTHER CITIZENSHIP

that the I.W.O. is composed of the many racial and national groups which make up the American people. The Order is a true "melting pot" of the United States where harmony between native and foreign born exists.

* * *

While the I.W.O. does not bar non-citizens from membership we urge members to become citizens as soon as possible.

Our lodges and officers are encouraged to assist all members in becoming citizens by conducting citizenship classes and cooperating with the naturalization agencies of the United States Department of Justice. We likewise cooperate with the American Committee for the Protection of the Foreign Born which offers its services in procuring citizenship.

The I.W.O. believes that it is the right and duty of all non-citizens to become naturalized and participate in the civic life of our country. In all community enterprises the I.W.O. is devoted to the promotion of good citizenship among its members



FIRST PRIZE WINNER IN A RECENT DRAMATIC FESTIVAL sponsored by the International Workers Order, "The People Is Your Patient, Doctor," performed by Brooklyn Contemporary Theatre, Lodge 236. Outstanding theatrical producers, actors and directors sponsor the I.W.O.'s annual dramatic competition.

and defends their right to become naturalized citizens if they have failed to do so in the past.

Un-American efforts on the part of some individuals to place obstacles in the way of I.W.O. members desiring citizenship are contrary to the ruling of the immigration and naturalization services of the U. S. Department of Justice.

The following letters bear out the above conclusively.

JOHN W. BRIDGES
ATTORNEY

CHARLES A. JONES
DIRECTOR OF INSURANCE

STATE OF OHIO
Division of Insurance
Columbus
STATE HOUSE ANNEX
JOHN A. LLOYD, SUPERINTENDENT OF INSURANCE
J. ROTH CRABBE, DEPUTY SUPERINTENDENT
July 31, 1940.

Dear Sir:

This will answer your letter of recent date regarding the International Workers Order.

This company has been licensed in this State for many years as a fraternal beneficiary society, and, as their financial condition is the only thing in which we are interested, and their annual statement shows that the company is in a solvent condition, that is as far as our interest lies.

There is nothing in the by-laws of its publications which would indicate a Communistic trend. It is true that we have heard rumors that it was Communistic, but we have never had any proof of this.

Yours truly,
John A. Lloyd,
Superintendent of Insurance
By *Walter A. Robinson*
Walter A. Robinson,
Actuary.

FAP:F

FACSIMILE OF LETTER FROM OHIO INSURANCE DIVISION.
THE LETTER SPEAKS FOR ITSELF.

U. S. DEPARTMENT OF LABOR
IMMIGRATION AND NATURALIZATION SERVICE
WASHINGTON

ADDRESS REPLY TO COMMISSIONER OF
IMMIGRATION AND NATURALIZATION
AND REFER TO FILE NUMBER
2580
P-4677
Cor.

March 21, 1938.

Miss Carol King,
100 Fifth Avenue,
New York, N. Y.

Dear Madam:

Reference is made to your letter of February 24, 1936, in which you inquire concerning the view this Department takes regarding the right of a member of the International Workers Order to become a naturalized United States citizen. You state that this question is involved in the case of one Dominik Stevko.

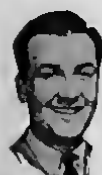
As you probably know, the above-named person's petition for citizenship was denied on May 4, 1937, by the Common Pleas Court for Lorain County, Elyria, Ohio, because it was not satisfied that the petitioner was attached to the principles of the Constitution of the United States. Upon appeal to the Court of Appeals for Ohio, the decision of the lower Court in this case was affirmed.

A conclusion has been reached by this Department that so far as membership in the International Workers Order is concerned this Service would not be warranted in opposing the naturalization of an individual because of that fact. The District Director of this Service at Buffalo, in whose district this case arose, has been informed to that effect.

Very truly yours,
By direction of the Commissioner,
Henry B. Hazard
Henry B. Hazard, Assistant

FACSIMILE OF LETTER FROM THE UNITED STATES DEPARTMENT
OF LABOR REGARDING CITIZENSHIP.

COST OF INSURANCE TO THE JONES FAMILY



DAVE JONES, Age 39

"I carry \$1,000 life insurance and \$8 a week sick benefits. This entitles me to \$600 T.B. benefits and also disability benefits up to \$400. It's a great feeling to know that the family has some protection in case something happens to me."

Step Rate	Level Rate
\$1.48	\$2.68



MRS. MARY JONES, Age 38

"I have a policy for \$500, and a special insurance rate reduction allowed to wives of members. I am also entitled to \$600 T.B. benefits and disability benefits up to \$400."

.47	1.05
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DOROTHY JONES, Age 18

"I am a member of the Young Fraternalists. After a day's work I can look forward to some interesting activity such as sports or dramatics. I carry \$250 insurance and \$6 a week sick benefits. I am also entitled to \$600 T.B. benefits and disability benefits up to \$400."

.72	.83
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DAVE JONES, JR., Age 8

"I'm in the Junior Section. I take part in sports and play in a band. I also have insurance like sis." (Junior has a \$175 policy which increases to \$250 at age 10.)

.15	.15
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TOTAL AMOUNT	\$2.82	\$4.71
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For further information write to:

INTERNATIONAL WORKERS ORDER

80 FIFTH AVENUE • NEW YORK, N. Y.

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